

QUALIFIED DISABLED AND WORKING INDIVIDUALS (QDWI)**H-1200****H-1210 GENERAL INFORMATION**

OBRA of 1989 provided Medicare Part A Buy-in effective July 1, 1990, for certain non-aged individuals who lost Social Security disability benefits and premium-free Part A Medicare coverage because of Substantial Gainful Activity (SGA).

To qualify for QDWI Buy-in an individual must:

- be enrolled in Medicare Part A,
- have income less than or equal to 200% of the federal poverty levels, (Refer to Z-600, Charts.)
- have resources equal to or less than twice the SSI level, (Refer to Z-900, Charts) and
- not otherwise be eligible for Medicaid.

H-1210.1 Coverage

Coverage for this ***recipient*** is limited to Buy-in of Medicare Part A.

A QDWI ***recipient*** will not receive a ** medical eligibility card.
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QDWI cases will not appear on MMIS because Medicaid pays only the cost of Medicare Part A for these recipients.

H-1221 ELIGIBILITY DETERMINATION PROCESS

Determine eligibility by applying the following criteria. The elements have been listed in the most logical order, but work on all steps simultaneously.

H-1221.1 Determine Assistance/Benefit Unit

The assistance/benefit unit consists of the applicant/*recipient*.

H-1221.2 Establish Categorical Requirement

Verify with SSA that the premium-free Medicare Part A has terminated. Verify that the applicant is actually or conditionally enrolled in Medicare Part A and is considered a QDWI.

H-1221.3 Establish Non-Financial Eligibility

Verify eligibility for the applicant/*recipient* with regard to the following factors:

- Assignment of Third Party Rights I-200
- Citizenship/Alien Status I-300
- Enumeration I-600
- Residence I-1900

H-1221.4 Establish Need**A. Determine Composition of the Income/Resource Unit**

The income/resource unit consists of:

- the applicant/*recipient*, or
- applicant/*recipient* and ineligible spouse living in the home, or
- applicants/*recipients* who are a couple.

B. Determine Need/Countable Resources

Determine total countable resources of the members of the income/resource unit. Refer to I-1680, Need - Resources, Programs Not Related to AFDC or SSI.

Compare countable resources to the QDWI resource limits:

- for an individual, if there is no spouse, or
- for a couple, if there is a spouse (eligible or ineligible).

Refer to Z-900, Charts.

If countable resources are greater than the QDWI resource limits, the applicant/*recipient* is ineligible.

If countable resources are equal to or less than the QDWI resource limits, continue determination of need.

H-1221.4 Continued**C. Determine Need/Countable Income****Individual**

If the applicant/recipient is an individual with no spouse or with an ineligible spouse with no income, complete the following steps:

- Step 1. Determine total unearned income.
- Step 2. Subtract \$20 SSI disregard from unearned income.
- Step 3. Determine total gross earned income.
- Step 4. Subtract any remainder of \$20 SSI disregard from gross earnings.
- Step 5. Subtract earned income deduction from remaining gross earnings. Earned income deduction is \$65 and one half of remainder of earnings.
- Step 6. Combine remainders from Step 2 and Step 5.
- Step 7. Compare to Income Standard for Individual. If income is **** greater than the individual limit**, the applicant/recipient is ineligible.

Ineligible Spouse Deeming

If there is an ineligible spouse with income, complete steps 1 through 7 above using only the applicant/recipient's income.

- If the income is **** greater than the individual limit**, the applicant/recipient is ineligible and there is no deeming. Consider MNP.
- If the applicant/recipient's income is less than **or equal to** the QDWI income standard for one, apply deeming policy, I-1424.2.

H-1221.4**Continued****Couple**

If both members of a couple are potentially eligible, complete the following steps:

- Step 1. Combine couple's total unearned income.
- Step 2. Subtract one \$20 disregard from unearned income.
- Step 3. Combine couple's total gross earned income.
- Step 4. Subtract any remainder of the \$20 disregard, from gross earnings.
- Step 5. Subtract one earned income deduction from the remaining gross earnings of the income unit. The earned income deduction is \$65 and one half of the remainder of the earnings.
- Step 6. Combine the remainders in Step 2 and Step 5.
- Step 7. Compare total countable income to the QDWI standard for a couple.

If the income is ****** greater than the QDWI income standard for 2, the applicants/recipients are not eligible for QDWI.

If the income is ***equal to or*** less than the QDWI income standard for 2, the applicants/recipients are income eligible for QDWI.

H-1221.5 Eligibility Decision

Evaluate all eligibility requirements and verification received to make the eligibility decision.

H-1221.6 Certification Period

The certification period shall not exceed 12 months.

H-1221.7 Notice of Decision

Send the appropriate notice of decision to the applicant/*recipient*.